

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

In re: )  
 ) Case No. 16-40206  
Stanford & LaKiesha Gallion, )  
Debtors ) Chapter 13

CHAPTER 13 PLAN

**PAYMENTS. Debtor is to pay to the Chapter 13 Trustee the sum of the following amounts: (complete one of the following payment options)**

**\$840.00 per month for 60 months.**

In addition, Debtor shall pay to the Trustee, and the plan base shall be increased by the following:

(1) Tax Refund. Debtor shall send any tax refund received during the pendency of the Chapter 13 case to the Trustee; however, Debtor may retain a portion of a tax refund to pay income taxes owed to any taxing authority for the same period as the refund. Debtor may also retain \$1,250 for single filers or \$1,500 for joint filers and refundable tax credits consisting of Earned Income Credit (EIC) and Additional Child Tax Credit, each year. (2) Employee Bonuses. Debtor shall send fifty percent of any employee bonus or other distribution paid or payable to Debtor during the term of the plan. (3) Additional Lump Sums. Debtor shall send additional lump sums(s) consisting of \_\_\_\_\_, if any, to be paid to the Trustee.

**DISBURSEMENTS. Creditors shall be paid in the following order and in the following fashion. Unless stated otherwise, the Chapter 13 Trustee will make the payments to creditors. All disbursements by the Trustee to be made pro-rata by class, except per month disbursements described below. However, if there are funds available after payment of equal monthly payments in paragraph 5 and fees in paragraph 6, those funds shall be distributed again to those same paragraphs until paid in full before distributing to the next highest paragraphs:**

1 **Trustee and Court Fees**. Pay Trustee a percentage fee as allowed by law and pay filing fees if the Court enters an order providing for filing fees to be paid in the Chapter 13 plan.

2. **Executory Contract/Lease Arrearages**. Trustee to cure pre-petition arrearage on any executory contract accepted in paragraphs 3(A or B) over the following period, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD
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3. Pay sub-paragraphs concurrently:

(A) **Post-petition real property lease payments.** Debtor assumes executory contract for real property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
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(B) **Post-petition personal property lease payments.** Debtor assumes executory contract for personal property with the following creditor(s) and proposes to maintain payments in accordance with terms of the original contract as follows:

CREDITOR NAME	MONTHLY PAYMENT	EST MONTHS REMAINING
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(C) **Continuing Debt Payments (including post-petition mortgage payments on real estate other than Debtor's residence )** Maintain payments of the following continuing debt(s) in accordance with terms of the original contract with any arrearages owed at the time of filing to be cured in paragraph \_\_\_\_ below.

CREDITOR NAME	MONTHLY PAYMENT
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(D) **Post-petition mortgage payments on Debtor's residence.** Payments due post-filing on debt(s) secured by lien(s) on Debtor(s) residence to be at the monthly amount listed below (or as adjusted by creditor under terms of loan agreement) to:

CREDITOR NAME	MONTHLY PAYMENT	BY DEBTOR/TRUSTEE
<b>Chase</b>	<b>\$970.00</b>	<b>Debtor</b>

(E) **DSO Claims in equal installments.** Pay any pre-petition domestic support obligation arrears (not provided for elsewhere in this plan) in full in equal monthly installments over the life of the plan, estimated as:

CREDITOR NAME	TOTAL AMOUNT DUE	INTEREST RATE
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4. **Attorney Fees.** Pay Debtor's attorney **\$1,990.00** in equal monthly payments over **16** months. Any additional fees allowed by the Court shall be paid pursuant to paragraph 6 below. [See procedures manual for limitations on use of this paragraph]

5. Pay sub-paragraphs concurrently:

(A) **Pre-petition arrears on secured claims paid in paragraph 3.** Pay pre-petition arrearage on debts paid under paragraphs 3 (C) or (D) in equal monthly installments over the period set forth below and with the interest rate identified below, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE	CURE PERIOD	INTEREST RATE
<b>Chase</b>	<b>\$0.00</b>	<b>48 Months</b>	<b>0.00%</b>

(B) **Secured claims to be paid in full.** The following claims shall be paid in full in equal monthly payments over the period set forth below with **4.75%** interest.

CREDITOR	EST BALANCE DUE	REPAY PERIOD	TOTAL w/ INTEREST
<b>Regional Acceptance</b>	<b>\$19,907.00</b>	<b>60 Months</b>	<b>\$22,404.00</b>

<b>Arrow Finance</b>	<b>\$5,144.00</b>	<b>60 Months</b>	<b>\$5,790.00</b>
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(L.F. 13 Rev. 10/2014)

(C) **Secured claims subject to modification.** Pay all other secured claims the fair market value of the collateral, as of the date the petition was filed, in equal monthly payments over the period set forth below with **4.75%** interest and with any balance of the debt to be paid as non-priority unsecured debt under paragraph 9 (A), estimated as set forth below:

CREDITOR	BALANCE DUE	FMV	REPAY PERIOD	TOTAL w/ INTEREST
			<b>60 Months</b>	

(D) **Co-debtor guaranteed debt paid in equal monthly installments.** The following co-debtor guaranteed claims(s) to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in equal monthly installments over the period set forth below and with interest as identified below.

CREDITOR	EST BALANCE	TRUSTEE/CO-DEBTOR	PERIOD	INTEREST RATE
<b>Bank of America</b>		<b>Co-Debtor</b>		

(E) Pay any post-petition fees and costs as identified in a notice filed per Federal Rule of Bankruptcy Procedure 3002.1 as a supplement to an allowed claim or any other post-petition fees and costs which the Court allows and orders the Trustee to pay. Any such amounts shall be paid in equal monthly payments over the remainder of the plan duration and shall not receive interest.

6. Pay **\$2,000.00** of debtor's attorney's fees and any additional attorney fees allowed by the Court .

7. Pay sub-paragraphs concurrently:

(A) **Unsecured Co-debtor guaranteed claims.** The following unsecured co-debtor guaranteed debt to be paid by Trustee or by the co-debtor as noted below. If paid by Trustee, pay claim in full with interest rate as identified below.

CREDITOR NAME	EST TOTAL DUE	TRUSTEE/CO-DEBTOR	INTEREST RATE
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(B) **Assigned DSO Claims.** Domestic support obligation arrearages assigned to, or recoverable by, a governmental unit, to be paid a fixed amount with the balance to be owed by the Debtor(s) after completion of the Plan, pursuant to § § 507(a)(1)(B) and 1322(a)(4). Regular payments that become due after filing shall be paid **directly** by Debtor(s).

CREDITOR	TOTAL DUE	TOTAL AMOUNT PAID BY TRUSTEE (100% or lesser dollar amount enumerated here)
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8. **Priority Claims.** Pay the following priority claims allowed under 11U.S.C. section 507 in full, estimated as follows:

CREDITOR NAME	TOTAL AMOUNT DUE
<b>IRS</b>	<b>\$11,000.00</b>
<b>Missouri Dept. of Revenue</b>	<b>\$3,000.00</b>

9. Pay the following sub-paragraphs concurrently:

(A) **General Unsecured Claims**. Pay non-priority, unsecured creditors. Estimated total owed: \$24,349.49. Amount required to be paid to non-priority unsecured creditors as determined by 1325(a)(4) hypothetical Chapter 7 liquidation calculation: \$0.00 Amount required to be paid to non-priority unsecured creditors as determined by 1325(b) calculation: \$0.00 Debtor guarantees a minimum of \$0.00 (Dollar amount or 100%) will be paid to non-priority unsecured creditors.

(B) **Surrender of Collateral**. Debtor proposes to surrender the following collateral to the following creditor(s) with any deficiency paid as non-priority unsecured debt:

CREDITOR	COLLATERAL
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(C) **Rejected Executory Contracts/Leases**. Debtor rejects the following executory contract(s) with the following creditor(s). Any balance to be paid as non-priority unsecured debt.:

CREDITOR	CONTRACT/LEASE
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10. Other:

(A) Confirmation of the plan shall impose a duty on the holders and/or servicers of claims secured by liens on real property to apply the payments received from the trustee on the pre-petition arrearages, if any, only to such arrearages; to deem the pre-petition arrearages as contractually cured by confirmation; to apply the direct mortgage payments, if any, paid by the trustee or by the debtor(s) to the month in which they are contractually due under the plan or directly by the debtor(s), whether such payments are immediately applied to the loan or placed into some type of suspense account; to notify the trustee, the debtor(s) and the attorney for the debtor(s) of any changes in the interest rate for an adjustable rate mortgage and the effective date of the adjustment; to notify the trustee, the debtor(s) and attorney for the debtor(s) of any change in the taxes and insurance that would either increase or reduce the escrow portion of the monthly mortgage payment; and to otherwise comply with 11 U.S.C. Section 524(i). This provision shall become null and void upon the conversion of this bankruptcy to another chapter or the dismissal of this case.

(B) Upon confirmation of this plan and after the expiration of the claims bar date, the debtor may limit future notice of matters in this case to parties affected by the relief sought and parties who file claims or notice requests or entries of appearance with the clerk of court.

(C) Junior lien held by creditor Neighbor's Credit Union to be avoided by separate adversary proceeding with the resulting claim to be paid as a general unsecured claim under paragraph 9(A) of the plan.

(D) Mortgage lien held by creditor Neighbor's CU to be avoided by separate motion pursuant to 11 USC § 522(f) with the resulting claim to be paid as a general unsecured claim under paragraph 9(A) of this plan.

11. All secured creditors shall retain the liens securing their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law or discharge under section 1328. However, the Debtor will request avoidance of non-purchase money liens secured by consumer goods as well as judicial liens which impair exemptions and said creditors will not retain their liens if the Court enters an order granting the Debtor's request to avoid the liens.

12. Any pledged credit union shares or certificates of deposit held by any bank shall be applied to the amount owed such Claimant.

13. Title to Debtor's property to re-vest in Debtor upon confirmation. Debtor is not to incur further credit or debt without the consent of the Court unless necessary for the protection of life, health or property and consent cannot be obtained readily. Within fourteen days of filing federal and state income tax returns, Debtor shall provide a copy of each return to the Chapter 13 Trustee..

14. Any post-petition claims filed and allowed under 11 U.S.C. section 1305 may be paid through the plan.

CREDITOR'S NOTICE: YOU MUST FILE A CLAIM IN ORDER TO PARTICIPATE IN DISBURSEMENTS PROPOSED HEREIN. CLAIMS SHALL SHARE ONLY IN FUNDS DISBURSED AFTER THE CHAPTER 13 TRUSTEE RECEIVES THE CLAIM. IN COMPLIANCE WITH ORDER OF THE COURT, ABSENT A SPECIFIC ORDER OF THE COURT TO THE CONTRARY, THE CHAPTER 13 TRUSTEE, RATHER THAN THE DEBTOR, WILL MAKE ALL PRE-CONFIRMATION DISBURSEMENTS PURSUANT TO SECTION 1326(a). ALL CREDITORS ENTITLED TO PRE-CONFIRMATION DISBURSEMENTS, INCLUDING LEASE CREDITORS, MUST FILE A PROOF OF CLAIM TO BE ENTITLED TO RECEIVE SUCH PAYMENTS FROM THE CHAPTER 13 TRUSTEE. PURSUANT TO LOCAL RULE, THE PROOF OF CLAIM SHALL CONTROL THE VALUATION OF COLLATERAL AND ANY VALUATION STATED IN THE PLAN SHALL NOT BE BINDING ON THE CREDITOR. THE TRUSTEE, IN HIS SOLE DISCRETION, MAY DETERMINE TO RESERVE FUNDS FOR PAYMENT TO ANY CREDITOR SECURED BY A MORTGAGE ON REAL ESTATE PENDING FILING OF A CLAIM.

DATE: 1/9/2016

DEBTOR: /s/ Stanford Gallion  
**Stanford Gallion**

DATE: 1/9/2016

DEBTOR: /s/ LaKiesha Gallion  
**LaKiesha Gallion**

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

In Re: )  
 ) Case No. 16-40206  
Stanford Gallion )  
LaKiesha Gallion )  
 ) Chapter 13  
Debtors-Movants, )

**CERTIFICATE OF SERVICE**

I certify that a copy of the *Chapter 13 Plan*, attached hereto, was mailed  
*via cm/ecf* to John V. LaBarge Jr., POB 430908, St. Louis, MO 63143, Chapter 13  
Trustee and the United States Trustee on this **12th Day of January, 2016** as well  
as all creditors listed on the attached Matrix.

The Consumer Law Center of Saint Louis, LLC

/s/ **Mary E. Crank**

Mary Crank, Legal Assistant

ACE Cash Express  
13001 New Halls Ferry Road  
Florissant, MO 63033

ADT Security Services  
3190 South Vaughn Way  
Aurora, CO 80014

Amazon  
GE Money Bank  
PO Box 981400  
El Paso, TX 79998

Ameren UE  
PO Box 88068  
Chicago, IL 60680

American Sleep Medicine - STL  
7900 Belfort Pkwy.  
Suite 301  
Jacksonville, FL 32256

AT&T  
PO Box 78628  
Phoenix, AZ 85062

Bank Of America  
Nc4-105-03-14  
Po Box 26012  
Greensboro, NC 27410

Cap1/Hlzbg  
26525 N. Riverwoods Blvd.  
Lake Forest, IL 60045

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130

Cardinal Ritter College High  
School  
701 N. Spring Ave.  
Saint Louis, MO 63108

Chase  
Po Box 24696  
Columbus, OH 43224

Check n' Go  
262 Mayfair Plaza  
Florissant, MO 63033

Comenity Bank/Inbryant  
4590 E Broad St  
Columbus, OH 43213

ERC/Enhanced Recovery Corp  
8014 Bayberry Rd  
Jacksonville, FL 32256

GECRB/Amazon  
ATTN: Bankruptcy  
PO Box 103104  
Roswell, GA 30076

Home Depot  
PO Box 790328  
Saint Louis, MO 63179

IC Systems, Inc  
444 Highway 96 East  
Po Box 64378  
St Paul, MN 55164

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

James J. Schneider, DDS  
2821 N Ballas Rd.  
Ste. 260  
Saint Louis, MO 63131

Lb Arrow Fin  
3528 Hampton Avenue  
St Louis, MO 63139

Liberty Mutual Group  
PO Box 7500  
Dover, NH 03821

Mercy Clinic East Communities  
PO Box 2580 - East  
Springfield, MO 65801

Midwest Collections  
MediCredit Corp.  
Po Box 411187  
St. Louis, MO 63141

Missouri Department of  
Revenue  
Bankruptcy Unit  
PO Box 475  
301 W. High Street  
Jefferson City, MO 65105-  
Neighbors CU  
6300 South Lindbergh  
Saint Louis, MO 63123

National Healthcare Co  
700 Spirit Of St Lous Bl  
Chesterfield, MO 63005

Neighbors Credit Union  
6300 S Lindbergh Blvd  
Saint Louis, MO 63123

Prfrd Cus Ac  
Po Box 94498  
Las Vegas, NV 89193

Regional Acceptance Co  
655 Craig Rd Ste 348  
Creve Coeur, MO 63141

Sears/CBNA  
PO Box 6189  
Sioux Falls, SD 57117

SSM Health  
DePaul Health Center  
PO Box 505192  
Saint Louis, MO 63150-5192

Sun Loan Company  
9855 St Charles Ro  
Saint Ann, MO 63074

Synchrony Bank/Amazon  
Attn: Bankruptcy  
Po Box 103104  
Roswell, GA 30076

Transworld Sys Inc/55  
507 Prudential Rd  
Horsham, PA 19044

United Consumer Financial  
Services  
865 Bassett Rd  
Westlake, OH 44145